

Certificate Number: 03621-PAE-DE-037568450

Bankruptcy Case Number: 19-17113



03621-PAE-DE-037568450

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 6, 2023, at 12:56 o'clock PM EDT, Ronald Francis Pflaumer Jr completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: July 6, 2023 By: /s/Mike Fannelle

Name: Mike Fannelle

Title: Counselor